

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Keith R. Patton
 Krista L. Patton
 Debtors

Case No. 16-14257-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Cathleen
 Form ID: 309I

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Aug 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2016.

db/jdb
 tr +Keith R. Patton, Krista L. Patton, 160 East Chelton Road, Brookhaven, PA 19015-3332
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410
 13747875 +Aes/lsl Trust, Po Box 61047, Harrisburg, PA 17106-1047
 13747878 +Carmax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511
 13747879 +Cb South, 4621 W. Napoleon, Metairie, LA 70001-2487
 13747881 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
 13747882 +Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
 13747884 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,
 Saint Louis, MO 63179-0040
 13747885 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,
 Saint Louis, MO 63179-0040
 13747886 +Citihealth, Po Box 6497, Sioux Falls, SD 57117-6497
 13747892 +Comenitycapital/bosco, Po Box 182120, Columbus, OH 43218-2120
 13747894 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 13747895 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 13747898 M&T Credit Services LL, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,
 Williamsville, NY 14221
 13772229 +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
 13747899 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,
 Harrisburg, PA 17120-0946
 13747905 +Trans Union Corporation, Public Records Department, 555 West Adams Street,
 Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpclaw.com Aug 23 2016 01:58:34 MICHAEL A. CIBIK2,
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
 smg E-mail/Text: bankruptcy@phila.gov Aug 23 2016 01:59:36 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2016 01:58:58
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 23 2016 01:59:34 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 23 2016 01:59:24 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13747876 +EDI: BANKAMER.COM Aug 23 2016 01:48:00 Bank Of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 13747880 +EDI: CHASE.COM Aug 23 2016 01:48:00 Chase, Attn: Correspondence Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 13747887 +E-mail/Text: bankruptcy@phila.gov Aug 23 2016 01:59:36 City Of Philadelphia,
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102-1611
 13747888 +E-mail/Text: bankruptcy@phila.gov Aug 23 2016 01:59:36 City of Philadelphia,
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102-1504
 13747889 +EDI: WFNNB.COM Aug 23 2016 01:48:00 Comenity Bank/Ann Taylor Loft, PO Box 182125,
 Columbus, OH 43218-2125
 13747890 +EDI: WFNNB.COM Aug 23 2016 01:48:00 Comenity Capital Bank/HSN, PO Box 182125,
 Columbus, OH 43218-2125
 13747891 +EDI: WFNNB.COM Aug 23 2016 01:48:00 Comenitycapital/akc, 3100 Easton Square Pl,
 Columbus, OH 43219-6232
 13747258 EDI: DISCOVER.COM Aug 23 2016 01:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13747893 +EDI: DISCOVER.COM Aug 23 2016 01:48:00 Discover Financial, Attn: Bankruptcy,
 PO Box 3025, New Albany, OH 43054-3025
 13747896 EDI: IRS.COM Aug 23 2016 01:48:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
 13747897 +EDI: CBSKOHL.COM Aug 23 2016 01:48:00 Kohls/Capital One, PO Box 3120,
 Milwaukee, WI 53201-3120
 13775127 EDI: Q3G.COM Aug 23 2016 01:48:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13775128 EDI: Q3G.COM Aug 23 2016 01:48:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13757371 EDI: RECOVERYCORP.COM Aug 23 2016 01:48:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13749899 +EDI: STF1.COM Aug 23 2016 01:48:00 SunTrust Bank, Attn: Support Services,
 P.O. Box 85092, Richmond, VA 23286-0001
 13747900 +EDI: STF1.COM Aug 23 2016 01:48:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
 13747901 +EDI: RMSC.COM Aug 23 2016 01:48:00 Synchrony Bank Credit Card, PO Box 965064,
 Orlando, FL 32896-5064
 13747902 +EDI: RMSC.COM Aug 23 2016 01:48:00 Synchrony Bank/ Old Navy, PO Box 965064,
 Orlando, FL 32896-5064
 13747903 +EDI: RMSC.COM Aug 23 2016 01:48:00 Synchrony Bank/Gap, PO Box 965064,
 Orlando, FL 32896-5064

District/off: 0313-2

User: Cathleen
Form ID: 309I

Page 2 of 2
Total Noticed: 42

Date Rcvd: Aug 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13747904 +EDI: RMSC.COM Aug 23 2016 01:48:00 Synchrony Bank/QVC, PO Box 965064,
Orlando, FL 32896-5064

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13747877 Capl/bstby
13747883* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2016 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MICHAEL A. CIBIK2 on behalf of Joint Debtor Krista L. Patton ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Debtor Keith R. Patton ecf@ccpclaw.com, igotnotices@ccpclaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1	Keith R. Patton	Social Security number or ITIN xxx-xx-8506
	First Name Middle Name Last Name	EIN --
Debtor 2	Krista L. Patton	Social Security number or ITIN xxx-xx-1216
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 6/14/16
Case number:	16-14257-sr	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Keith R. Patton	Krista L. Patton
2. All other names used in the last 8 years		
3. Address	160 East Chelton Road Brookhaven, PA 19015	160 East Chelton Road Brookhaven, PA 19015
4. Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: ecf@ccpclaw.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 8/22/16

For more information, see page 2

